

Trudy A. Nowak
2001 E. Campbell Ave., Suite 201
Phoenix, AZ 85016

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF ARIZONA**

In re:	§	Case No. 4:12-bk-11358-EWH
	§	
MINDY ANNETTE SLANAKER	§	
	§	
	§	
Debtor	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 05/22/2012. The undersigned trustee was appointed on 05/22/2012.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. § 704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized gross receipts of \$4,419.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>\$0.00</u>
Administrative expenses	<u>\$0.00</u>
Bank service fees	<u>\$39.28</u>
Other Payments to creditors	<u>\$0.00</u>
Non-estate funds paid to 3 rd Parties	<u>\$1,714.46</u>
Exemptions paid to the debtor	<u>\$0.00</u>
Other payments to the debtor	<u>\$0.00</u>
 Leaving a balance on hand of ¹	 <u>\$2,665.26</u>

The remaining funds are available for distribution.

¹ The balance on funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursements will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.
6. The deadline for filing non-governmental claims in this case was 07/16/2013 and the deadline for filing government claims was 07/16/2013. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.
7. The Trustee's proposed distribution is attached as **Exhibit D**.
8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$676.14. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$676.14, for a total compensation of \$676.14². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$49.03, for total expenses of \$49.03.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 12/30/2013

By: /s/ Trudy A. Nowak
Trustee

STATEMENT: This Uniform form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page No: 1 Exhibit A

Case No.: 12-11358-EWH
Case Name: SLANAKER, MINDY ANNETTE
for the Period Ending: 12/30/2013

Trustee Name: Trudy A. Nowak
Date Filed (f) or Converted (c): 05/22/2012 (f)
§341(a) Meeting Date: 07/30/2012
Claims Bar Date: 07/16/2013

1		2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)		Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	Debtor's residence: Location: 9250 N Jessie Lane, Tucson AZ 85742	\$150,000.00	\$0.00	OA	\$0.00	FA
Asset Notes: Notice to Abandon 8.15.12 DE 22						
20	rental property: 566 Summer Rain Drive, Oro Valley, AZ 85742 debtor is attempting short sale	\$125,000.00	\$0.00	OA	\$0.00	FA
Asset Notes: Notice to Abandon 8.15.12 DE 22						
3	personal checking -- canyon community bank ***532	\$150.00	\$0.00		\$0.00	FA
4	business checking -- canyon community bank Acct # ***573	\$20.00	\$20.00		\$0.00	FA
5	Location: 9250 N Jessie Lane, Tucson AZ 85742	\$500.00	\$0.00		\$0.00	FA
6	Location: 9250 N Jessie Lane, Tucson AZ 85742	\$500.00	\$0.00		\$0.00	FA
7	Ongoing child support -- right to receive \$868 per month; no property settlements pending	\$0.00	\$0.00		\$0.00	FA
8	real estate license and MLS membership	\$0.00	\$0.00		\$0.00	FA
9	2010 Chev Traverse VIN ***14839 Location: 9250 N Jessie Lane, Tucson AZ 85742	\$18,865.00	\$0.00	OA	\$0.00	FA
Asset Notes: Notice to Abandon 8.15.12 DE 22						
10	MLS key safes; miscellaneous office supplies; office computer; home computer	\$2,500.00	\$0.00		\$0.00	FA
11	2012 Tax refund (u)	\$0.00	\$1,500.00		\$3,445.74	FA
12	2012 tax refund - duplicate entry to asset 11 (u)	\$0.00	\$0.00		\$0.00	FA
13	Outstanding commission (u)	\$0.00	\$375.00		\$375.00	FA
14	Cash on hand day of filing (u)	\$0.00	\$598.26		\$598.26	FA

Major Activities affecting case closing:

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page No: 2 Exhibit A

Case No.: 12-11358-EWH
Case Name: SLANAKER, MINDY ANNETTE
for the Period Ending: 12/30/2013

Trustee Name: Trudy A. Nowak
Date Filed (f) or Converted (c): 05/22/2012 (f)
§341(a) Meeting Date: 07/30/2012
Claims Bar Date: 07/16/2013

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA = § 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
08/15/2012 CONCLUDED 2012 tax returns/refunds 1.12.13 mailed IRS turnover letter..dkw 1.14.13 mailed tax return reminder letter.. 4.17.13 received copy of tax returns, refund \$4344/refund \$75, received state refund.dkw received both refunds..dkw					
10/01/2012 QR open pending 2012 tax returns					
01/03/2013 QR open pending 2012 tax returns					
04/01/2013 QR open pending tax returns					
06/01/2013 Ready for TFR pending claim review..dkw					
06/30/2013 QR Review debtor tax settlement and write payment..dkw					
10/01/2013 QR Ready for TFR..dkw					
11/20/2013 CONCLUDED Claims: 11.19.13 Filed objection to claim 2 and 5, response by 12.6.13..dkw					
12.10.13 Order uploaded..dkw					
12.12.13 Order sustaining objections signed..dkw					
Initial Projected Date Of Final Report (TFR): <u>12/31/2013</u>					/s/ TRUDY A. NOWAK
Current Projected Date Of Final Report (TFR):					TRUDY A. NOWAK

FORM 2

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No.
12-11358-EWH

Trustee Name:
Trudy A. Nowak

Case Name:
SLANAKER, MINDY ANNETTE

Bank Name:
Integrity Bank

Primary Taxpayer ID #:
-*7934

Checking Acct #:
*****1358

Debtor Taxpayer ID #:
5/22/2012

Blanket bond (per case limit):
\$72,661,955.00

For Period Beginning:
12/30/2013

Separate bond (if applicable):

1	2	3	4	5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Disbursement \$	Balance
04/22/2013	(11)	ARIZONA DEPARTMENT OF REVENUE	2012 State tax refund	1224-000	\$75.00	\$75.00
04/30/2013		Integrity Bank	Bank Service Fee	2600-000	\$0.05	\$74.95
05/01/2013		United States Treasury	2012 Federal Tax Refund	*	\$4,344.00	\$4,418.95
	{11}		Tax refund	1224-000		\$4,418.95
	{13}		Outstanding commission	1229-000		\$4,418.95
	{14}		Cash on hand	1229-000		\$4,418.95
06/11/2013		Integrity Bank	Bank Service Fee	2600-000	\$6.67	\$4,412.28
06/20/2013		Integrity Bank	Bank Service Fee	2600-000	\$6.88	\$4,405.40
08/31/2013		Integrity Bank	Bank Service Fee	2600-000	\$7.10	\$4,398.30
09/08/2013	3001	MINDY SLANAKER	Debtor(s) portion of 2012 Federal and State tax refunds, less cash on hand day of filing and outstanding commissions	8500-002	\$1,714.46	\$2,683.84
09/11/2013		Integrity Bank	Bank Service Fee	2600-000	\$5.93	\$2,677.91
09/30/2013		Integrity Bank	Bank Service Fee	2600-000	\$4.18	\$2,673.73
10/31/2013		Integrity Bank	Bank Service Fee	2600-000	\$4.31	\$2,669.42
11/30/2013		Integrity Bank	Bank Service Fee	2600-000	\$4.16	\$2,665.26

SUBTOTALS \$4,419.00 \$1,753.74

FORM 2

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No:	12-11358-EWH	Trustee Name:	Trudy A. Nowak
Case Name:	SLANAKER, MINDY ANNETTE	Bank Name:	Integrity Bank
Primary Taxpayer ID #:	**-***7934	Checking Acct #:	*****1358
Debtor Taxpayer ID #:		Account Title:	
Period Beginning:	5/22/2012	Blanket bond (per case limit):	\$72,661,955.00
Period Ending:	12/30/2013	Separate bond (if applicable):	

1	2	3	4	5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$ Balance
TOTALS: Less: Bank transfers/CDs Subtotal Less: Payments to debtors Net						
					\$4,419.00	\$1,753.74
					\$0.00	\$0.00
					\$4,419.00	\$1,753.74
					\$0.00	\$0.00
					\$4,419.00	\$1,753.74

For the period of 5/22/2012 to 12/30/2013

Total Compensable Receipts:	\$4,419.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$4,419.00
Total Internal/Transfer Receipts:	\$0.00
Total Compensable Disbursements:	\$39.28
Total Non-Compensable Disbursements:	\$1,714.46
Total Comp/Non Comp Disbursements:	\$1,753.74
Total Internal/Transfer Disbursements:	\$0.00

For the entire history of the account between 04/12/2013 to 12/30/2013

Total Compensable Receipts:	\$4,419.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$4,419.00
Total Internal/Transfer Receipts:	\$0.00
Total Compensable Disbursements:	\$39.28
Total Non-Compensable Disbursements:	\$1,714.46
Total Comp/Non Comp Disbursements:	\$1,753.74
Total Internal/Transfer Disbursements:	\$0.00

CASH RECEIPTS AND DISBURSEMENTS RECORD

Trustee Name:	<u>Trudy A. Nowak</u>
Bank Name:	<u>Integrity Bank</u>
Checking Acct #:	<u>*****1358</u>
Account Title:	<u>\$72,661,955.00</u>
Blanket bond (per case limit):	
Separate bond (if applicable):	

NET DEPOSITS	NET DISBURSE	ACCOUNT BALANCES
\$4,419.00	\$1,753.74	\$2,665.26

TOTAL - ALL ACCOUNTS

NET DEPOSITS	NET DISBURSE	ACCOUNT BALANCES
\$4,419.00	\$1,753.74	\$2,665.26

For the period of 5/22/2012 to 12/30/2013

For the entire history of the case between 05/22/2012 to 12/30/2013

Total Compensable Receipts:
Total Non-Compensable Receipts:
Total Comp/Non Comp Receipts:
Total Internal/Transfer Receipts:

\$4,419.00	\$0.00
<hr/>	<hr/>
\$4,419.00	\$0.00

Total Compensable Receipts:	\$4,419.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$4,419.00
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:
Total Non-Compensable Disbursements:
Total Comp/Non Comp Disbursements:
Total Internal/Transfer Disbursements:

Total Compensable Disbursements:	\$39.28
Total Non-Compensable Disbursements:	\$1,714.46
Total Comp/Non Comp Disbursements:	<u>\$1,753.74</u>
Total Internal/Transfer Disbursements:	\$0.00

/s/ TRUDY A. NOWAK

TRUDY A. NOWAK

CLAIM ANALYSIS REPORT

Case No. 12-11358-EWH Trustee Name: Trudy A. Nowak
Case Name: SLANAKER, MINDY ANNETTE Date: 12/30/2013
Claims Bar Date: 07/16/2013

Claim No.	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
1	TRUDY A. NOWAK 2001 E. Campbell Ave., Suite 201 Phoenix AZ 85016	12/30/2013	Trustee Expenses	Allowed	2200-000	\$0.00	\$49.03	\$49.03	\$0.00	\$0.00	\$0.00	\$49.03
2	TRUDY A. NOWAK 2001 E. Campbell Ave., Suite 201 Phoenix AZ 85016	12/30/2013	Trustee Compensation	Allowed	2100-000	\$0.00	\$676.14	\$676.14	\$0.00	\$0.00	\$0.00	\$676.14
3	AMERICAN INFOSOURCE LP as agent for TD Bank, USA PO Box 248866 Oklahoma City OK 73124-8866	04/17/2013	General Unsecured 726(a)(2)	Allowed	7100-000	\$1,386.00	\$1,386.11	\$1,386.11	\$0.00	\$0.00	\$0.00	\$1,386.11
4	QUANTUM3 GROUP LLC as agent for Comenity Bank PO Box 788 Kirkland WA 98083-0788	04/30/2013	General Unsecured 726(a)(2)	Disallowed	7100-000	\$0.00	\$1,460.29	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Claim Notes: Lacks supporting documentation/amount of claim significantly higher than scheduled amount Trustee Objection to Claim 11.19.13 DE 34 Order sustaining objection 12.12.13 DE 38												
3	NCO FINANCIAL SYSTEMS, INC. PO Box 4275 Norcross GA 30091	05/03/2013	General Unsecured 726(a)(2)	Allowed	7100-000	\$825.00	\$824.92	\$824.92	\$0.00	\$0.00	\$0.00	\$824.92
4	AMERICAN EXPRESS BANK, FSB c o Becket and Lee LLP POB 3001 Malvern PA 19355-0701	06/28/2013	General Unsecured 726(a)(2)	Allowed	7100-000	\$5,803.00	\$5,803.60	\$5,803.60	\$0.00	\$0.00	\$0.00	\$5,803.60

CLAIM ANALYSIS REPORT

Case No. 12-11358-EWH
Case Name: SLANAKER, MINDY ANNETTE
Claims Bar Date: 07/16/2013

Trustee Name: Trudy A. Nowak
Date: 12/30/2013

Claim No.	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
5	AMERICAN EXPRESS BANK, FSB c/o Becket and Lee LLP POB 3001 Malvern PA 19355-0701	06/28/2013	General Unsecured 726(a)(2)	Disallowed	7100-000	\$0.00	\$5,803.60	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Claim Notes: Duplicate to claim 4

Trustee Objection to Claim 11.19.13 DE 35

Order sustaining objection 12.12.13 DE 37

6	CAPITAL RECOVERY V, LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	07/09/2013	General Unsecured 726(a)(2)	Allowed	7100-000	\$3,200.00	\$3,593.18	\$3,593.18	\$0.00	\$0.00	\$0.00	\$3,593.18
7	CAPITAL ONE, N.A. c/o Bass & Associates, P.C. 3936 E. Ft. Lowell Road, Suite #200 Tucson AZ 85712	07/10/2013	General Unsecured 726(a)(2)	Allowed	7100-000	\$3,700.00	\$3,900.47	\$3,900.47	\$0.00	\$0.00	\$0.00	\$3,900.47
							\$23,497.34	\$16,233.45	\$0.00	\$0.00	\$0.00	\$16,233.45

CLAIM ANALYSIS REPORT

Page No: 3

Exhibit C

Case No. 12-11358-EWH
Case Name: SLANAKER, MINDY ANNETTE
Claims Bar Date: 07/16/2013

Trustee Name: Trudy A. Nowak
Date: 12/30/2013

CLAIM CLASS SUMMARY TOTALS

Claim Class	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
General Unsecured 726(a)(2)	\$22,772.17	\$15,508.28	\$0.00	\$0.00	\$0.00	\$15,508.28
Trustee Compensation	\$676.14	\$676.14	\$0.00	\$0.00	\$0.00	\$676.14
Trustee Expenses	\$49.03	\$49.03	\$0.00	\$0.00	\$0.00	\$49.03

TRUSTEE'S PROPOSED DISTRIBUTION

Case No.: 4:12-bk-11358-EWH
Case Name: MINDY ANNETTE SLANAKER
Trustee Name: Trudy A. Nowak

Balance on hand: \$2,665.26

Claims of secured creditors will be paid as follows: NONE

Total to be paid to secured creditors: \$0.00
Remaining balance: \$2,665.26

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trudy A. Nowak, Trustee Fees	\$676.14	\$0.00	\$676.14
Trudy A. Nowak, Trustee Expenses	\$49.03	\$0.00	\$49.03

Total to be paid for chapter 7 administrative expenses: \$725.17
Remaining balance: \$1,940.09

Applications for prior chapter fees and administrative expenses have been filed as follows:
NONE

Total to be paid to prior chapter administrative expenses: \$0.00
Remaining balance: \$1,940.09

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims: \$0.00
Remaining balance: \$1,940.09

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$15,508.28 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 12.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
1	American InfoSource LP	\$1,386.11	\$0.00	\$173.40
3	NCO financial Systems, Inc.	\$824.92	\$0.00	\$103.20
4	American Express Bank, FSB	\$5,803.60	\$0.00	\$726.03
6	Capital Recovery V, LLC	\$3,593.18	\$0.00	\$449.51
7	Capital One, N.A.	\$3,900.47	\$0.00	\$487.95

Total to be paid to timely general unsecured claims: \$1,940.09
Remaining balance: \$0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims: \$0.00
Remaining balance: \$0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims: \$0.00
Remaining balance: \$0.00

